

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOHN A POSKIN
DEBRA K POSKIN
Debtor(s)

Case No. 09-35505

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/25/2009.
- 2) The plan was confirmed on 04/01/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/07/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/09/2011, 11/09/2011, 01/11/2012.
- 5) The case was completed on 10/01/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$64,748.00.
- 10) Amount of unsecured claims discharged without payment: \$111,192.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$44,105.00
Less amount refunded to debtor	\$1,675.02

NET RECEIPTS:	\$42,429.98
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,975.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,159.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,134.60
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Attorney fees paid and disclosed by debtor:	\$1,525.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A TOUCH OF CLASS DENTISTRY	Unsecured	347.00	346.88	346.88	151.19	0.00
A TOUCH OF CLASS DENTISTRY	Unsecured	257.00	NA	NA	0.00	0.00
ADVOCATE SOUTH SUBURBAN HOS	Unsecured	269.00	NA	NA	0.00	0.00
ADVOCATE SOUTH SUBURBAN HOS	Unsecured	102.00	NA	NA	0.00	0.00
APEX ALARMS	Unsecured	480.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	3,140.00	NA	NA	0.00	0.00
BENEFICIAL	Secured	10,120.00	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	43,273.00	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	10,120.00	NA	NA	0.00	0.00
BENEFICIAL ILLINOIS	Unsecured	NA	NA	NA	0.00	0.00
BENEFICIAL ILLINOIS	Secured	63,000.00	105,997.36	113,092.08	0.00	0.00
BENEFICIAL ILLINOIS	Secured	0.00	7,094.72	7,094.72	7,094.72	0.00
CALYPSO CAY VACATION OWN ASS	Secured	2,302.39	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,427.00	1,675.94	1,675.94	730.48	0.00
CAPITAL ONE BANK USA	Unsecured	1,137.00	1,225.91	1,225.91	534.34	0.00
CHASE	Unsecured	615.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	842.00	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Unsecured	6,712.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	6,725.00	7,012.88	7,012.88	3,056.65	0.00
HEART CARE CENTER OF ILLINOIS	Unsecured	75.00	NA	NA	0.00	0.00
HSBC/BEST BUY	Unsecured	2,642.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	138.11	138.11	60.20	0.00
INGALLS SAME DAY SURGERY	Unsecured	60.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	5,870.00	5,870.76	5,870.76	2,558.82	0.00
KANKAKEE COUNTY FEDERAL EMP	Unsecured	9,137.00	NA	NA	0.00	0.00
KANKAKEE COUNTY FEDERAL EMP	Secured	3,322.00	0.00	3,322.00	3,322.00	64.50
KANKAKEE COUNTY FEDERAL EMP	Secured	6,765.00	0.00	6,765.00	6,765.00	307.68
LVNV FUNDING	Unsecured	1,830.00	2,032.45	2,032.45	885.87	0.00
NICOR GAS	Unsecured	236.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,591.00	3,794.15	3,794.15	1,653.72	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,299.00	3,549.02	3,549.02	1,546.88	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	10,091.25	10,091.25	4,398.37	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	224.00	229.95	229.95	100.23	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	531.00	531.16	531.16	231.51	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,136.00	1,185.35	1,185.35	516.64	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	544.00	567.91	567.91	247.53	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,336.00	4,336.13	4,336.13	1,889.94	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,999.00	4,999.56	4,999.56	2,179.11	0.00
RNB-FIELDS3	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE TRUST	Unsecured	5,289.00	5,546.90	5,546.90	0.00	0.00
SEARS	Unsecured	688.00	NA	NA	0.00	0.00
STERLING INC/JAY JEWELERS	Secured	NA	179.98	179.98	0.00	0.00
WATERS OF NORTH AMERICA	Unsecured	152.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$113,092.08	\$0.00	\$0.00
Mortgage Arrearage	\$7,094.72	\$7,094.72	\$0.00
Debt Secured by Vehicle	\$10,087.00	\$10,087.00	\$372.18
All Other Secured	\$179.98	\$0.00	\$0.00
TOTAL SECURED:	\$130,453.78	\$17,181.72	\$372.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$53,134.31	\$20,741.48	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,134.60</u>
Disbursements to Creditors	<u>\$38,295.38</u>
TOTAL DISBURSEMENTS :	<u>\$42,429.98</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/01/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.